

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Spencer, George	§	Case No. 08 B 22199
	Spencer, Paula	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 08/23/2008.

2) The plan was confirmed on 01/13/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/10/2010.

5) The case was dismissed on 11/16/2010.

6) Number of months from filing or conversion to last payment: 27.

7) Number of months case was pending: 30.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$44,700.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$40,307.88
Less amount refunded to debtor	\$327.07

**NET RECEIPTS:** \$39,980.81

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0
Trustee Expenses & Compensation	\$2,542.24
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$5,542.24

Attorney fees paid and disclosed by debtor \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Americredit Financial Ser Inc	Secured	\$46,182.22	\$46,182.22	\$46,182.22	\$22,774.09	\$0
Chase Home Finance	Secured	NA	\$1,297.29	\$1,297.29	\$0	\$0
Chase Home Finance	Secured	\$147,414.00	\$147,057.31	\$147,057.31	\$0	\$0
Chase Manhattan Mortgage Corp	Secured	\$147,414.00	NA	NA	\$0	\$0
Green Tree Servicing LLC	Secured	\$37,450.00	\$37,718.61	\$37,718.61	\$0	\$0
HSBC Auto Finance	Secured	\$20,358.15	\$20,358.15	\$20,358.15	\$10,066.22	\$0
Shoppers Charge Accounts	Secured	\$3,500.00	NA	NA	\$0	\$0
Shoppers Charge Accounts	Secured	\$3,500.00	\$3,500.00	\$3,500.00	\$1,598.26	\$0
ABN AMRO	Unsecured	\$0	NA	NA	\$0	\$0
American General Finance	Unsecured	\$0	NA	NA	\$0	\$0
Americredit Financial Ser Inc	Unsecured	NA	\$0	\$0	\$0	\$0
Applied Bank	Unsecured	\$0	NA	NA	\$0	\$0
Aspire Visa	Unsecured	\$0	NA	NA	\$0	\$0
Associates Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
Aurora Loan Services	Unsecured	\$0	NA	NA	\$0	\$0
Bally Total Fitness	Unsecured	\$0	NA	NA	\$0	\$0
Bank Of America	Unsecured	\$0	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** (Continued)

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Bankfirst	Unsecured	\$0	NA	NA	\$0	\$0
Beneficial	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$14,982.00	\$4,994.17	\$4,994.17	\$0	\$0
Capital One Auto Finance	Unsecured	\$0	NA	NA	\$0	\$0
Cit Bank/DFS	Unsecured	\$1,297.00	NA	NA	\$0	\$0
Citibank NA Student Loan	Unsecured	\$7,450.00	NA	NA	\$0	\$0
Citibank NA Student Loan	Unsecured	\$0	NA	NA	\$0	\$0
Citibank NA Student Loan	Unsecured	\$0	NA	NA	\$0	\$0
Citibank NA Student Loan	Unsecured	\$2,122.00	NA	NA	\$0	\$0
CitiFinancial	Unsecured	\$0	NA	NA	\$0	\$0
Conseco Finance Servicing Corp	Unsecured	\$0	NA	NA	\$0	\$0
Conseco Finance Servicing Corp	Unsecured	\$0	NA	NA	\$0	\$0
Dell Financial Services, Inc	Unsecured	NA	\$1,330.26	\$1,330.26	\$0	\$0
ECast Settlement Corp	Unsecured	\$4,110.00	\$4,612.69	\$4,612.69	\$0	\$0
ECast Settlement Corp	Unsecured	\$1,354.00	\$1,331.58	\$1,331.58	\$0	\$0
ECast Settlement Corp	Unsecured	NA	\$1,798.27	\$1,798.27	\$0	\$0
ECast Settlement Corp	Unsecured	\$1,514.00	\$1,908.55	\$1,908.55	\$0	\$0
ECast Settlement Corp	Unsecured	NA	\$4,191.82	\$4,191.82	\$0	\$0
ECast Settlement Corp	Unsecured	\$234.00	\$234.74	\$234.74	\$0	\$0
Educational Credit Management Corp	Unsecured	\$3,529.00	\$3,467.33	\$3,467.33	\$0	\$0
Educational Credit Management Corp	Unsecured	NA	\$9,632.74	\$9,632.74	\$0	\$0
FCNB Cardholder Services	Unsecured	\$0	NA	NA	\$0	\$0
First Card Visa	Unsecured	\$361.00	NA	NA	\$0	\$0
First Premier Bank	Unsecured	\$0	NA	NA	\$0	\$0
First USA Bank N A	Unsecured	\$0	NA	NA	\$0	\$0
Fremont Investment & Loan	Unsecured	\$0	NA	NA	\$0	\$0
Fremont Investment & Loan	Unsecured	\$0	NA	NA	\$0	\$0
GEMB	Unsecured	\$0	NA	NA	\$0	\$0
GMAC Auto Financing	Unsecured	\$0	NA	NA	\$0	\$0
Green Tree Servicing LLC	Unsecured	\$0	NA	NA	\$0	\$0
HomEq Servicing Corp	Unsecured	\$0	NA	NA	\$0	\$0
Household Financial Corporation	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$3,063.00	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HSBC Auto Finance	Unsecured	\$358.85	NA	NA	\$0	\$0
J Jill	Unsecured	\$0	NA	NA	\$0	\$0
JB Robinson Jewelers	Unsecured	\$0	NA	NA	\$0	\$0
JB Robinson Jewelers	Unsecured	\$0	NA	NA	\$0	\$0
JC Penney Corporation Inc	Unsecured	\$0	NA	NA	\$0	\$0
JC Penney Corporation Inc	Unsecured	\$0	NA	NA	\$0	\$0
Litton Loan Servicing	Unsecured	\$0	NA	NA	\$0	\$0
Midland Mortgage Company	Unsecured	\$0	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$25.00	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	NA	\$4,255.74	\$4,255.74	\$0	\$0
Providian	Unsecured	\$0	NA	NA	\$0	\$0
Providian	Unsecured	\$3,845.00	\$3,845.02	\$3,845.02	\$0	\$0
Rogers & Hollands Jewelers	Unsecured	\$0	NA	NA	\$0	\$0
RoundUp Funding LLC	Unsecured	\$3,113.00	\$3,113.90	\$3,113.90	\$0	\$0
RoundUp Funding LLC	Unsecured	\$206.00	\$304.42	\$304.42	\$0	\$0
Sallie Mae	Unsecured	\$3,529.00	NA	NA	\$0	\$0
Sears/Citibank SD	Unsecured	\$0	NA	NA	\$0	\$0
Sears/Citibank SD	Unsecured	\$2,773.00	NA	NA	\$0	\$0
Spiegel	Unsecured	\$0	NA	NA	\$0	\$0
Spiegel	Unsecured	\$0	NA	NA	\$0	\$0
United States Dept Of Education	Unsecured	\$0	NA	NA	\$0	\$0
United States Dept Of Education	Unsecured	\$5,667.00	\$9,927.56	\$9,927.56	\$0	\$0
US Bank	Unsecured	\$0	NA	NA	\$0	\$0
Victoria's Secret	Unsecured	\$26.00	NA	NA	\$0	\$0
Von Maur	Unsecured	\$112.00	\$835.58	\$835.58	\$0	\$0
Washington Mutual Home Loans	Unsecured	\$0	NA	NA	\$0	\$0
Washington Mutual Home Loans	Unsecured	\$0	NA	NA	\$0	\$0
Washington Mutual Providian	Unsecured	\$4,110.00	NA	NA	\$0	\$0
Washington Mutual Providian	Unsecured	\$0	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$184,775.92	\$0	\$0
Mortgage Arrearage	\$1,297.29	\$0	\$0
Debt Secured by Vehicle	\$66,540.37	\$32,840.31	\$0
All Other Secured	\$3,500.00	\$1,598.26	\$0
<b>TOTAL SECURED:</b>	<b>\$256,113.58</b>	<b>\$34,438.57</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$55,784.37</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$5,542.24	
Disbursements to Creditors	\$34,438.57	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$39,980.81</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: February 9, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.